

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 4 Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
District of New Jersey**

In Re: **Dawn M. DeLorenzo**

Case No.:

22-13729

Judge:

ABA

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date: **December 12, 2023**

☒ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a/ ☐ 7b/ ☐ 7c.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☒ 7a/ ☐ 7b/ ☐ 7c

Initial Debtor(s)' Attorney

TGE

Initial Debtor:

DMD

Initial Co-Debtor

Part 1: Payment and Length of Plan

- a. The debtor shall pay to the Chapter 13 Trustee **\$3,262.43** monthly for **41** remaining months starting on **January 1, 2024** for a total of **60** months. (**\$40,716.00** paid to date.)

- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.
- ☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.
- e. For debtors filing joint petition:
- ☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Part 2: Adequate Protection

X NONE

a. Adequate protection payments will be made in the amount of \$_____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$_____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
Robert N, Braverman	Attorney Fee	\$3,000.00
Department of Treasury - IRS - POC 1	Priority taxes	\$98,499.15
State of New Jersey - POC 14	Priority Taxes	\$12,132.77

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

- a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
MidFirst Bank - POC 15	25 Pump Branch Road, Berlin NJ 08009	\$12,387.75	0%	\$12,387.75	per contract

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ **NONE**

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
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c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee
LVNV Funding, LLC - POC 3	25 Pump Branch Road, Berlin NJ	\$166.80	\$218,667.00	\$218,963.00	0	n/a	0
LVNV Funding, LLC - POC 4	25 Pump Branch Road, Berlin NJ	\$793.86	\$218,667.00	\$218,963.00	0	n/a	0
TD Bank USA	25 Pump Branch Road, Berlin NJ	\$786.00	\$218,667.00	\$218,963.00	0	n/a	0
Midland Credit	25 Pump Branch Road, Berlin NJ	\$634.00	\$218,667.00	\$218,963.00	0	n/a	0

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
Precision Auto - POC 17	PMSI/Title

g. Secured Claims to be Paid in Full Through the Plan: ☐ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee
Camden County MUA - POC 18	25 Pump Branch Road, Berlin NJ 08009	\$742.42	n/a	\$742.42
Township of Winslow - POC 7	25 Pump Branch Road, Berlin NJ 08009	\$1,195.37	n/a	\$1,195.37
Department of Treasury - IRS - POC 1	25 Pump Branch Road, Berlin NJ 08009	\$22,916.79	n/a	\$22,916.79
State of New Jersey - POC 14	25 Pump Branch Road, Berlin NJ 08009	\$6,153.95	n/a	\$6,153.95

Part 5: Unsecured Claims	NONE
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a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$____ to be distributed *pro rata*
- ☐ Not less than ____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis for Separate Classification	Treatment	Amount to be Paid by Trustee

Part 6: Executory Contracts and Unexpired Leases	X NONE
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(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor
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Part 7: Motions X **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☐ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
LVNV Funding, LLC - POC 3	25 Pump Branch Road, Berlin NJ 08009	Judgment	\$166.80	\$218,667.00	\$27,000.00	\$218,963.00	entire amount
LVNV Funding, LLC - POC 4	25 Pump Branch Road, Berlin NJ 08009	Judgment	\$793.86	\$218,667.00	\$27,000.00	\$218,963.00	entire amount
TD Bank USA	25 Pump Branch Road, Berlin NJ 08009	Judgment	\$786.00	\$218,667.00	\$27,000.00	\$218,963.00	entire amount
Midland Credit	25 Pump Branch Road, Berlin NJ 08009	Judgment	\$634.00	\$218,667.00	\$27,000.00	\$218,963.00	entire amount

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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- d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 12-12-2023.

Explain below **why** the plan is being modified:

Adjust payments and include correct amounts of all claims.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: December 12, 2023	<u>/s/ Dawn M. DeLorenzo</u> Dawn M. DeLorenzo Debtor
Date: _____	_____ Joint Debtor
Date December 12, 2023	<u>/s/ Thomas G Egner, Esquire</u> Thomas G Egner, Esquire Attorney for the Debtor(s)

In re:
Dawn M. DeLorenzo
Debtor

Case No. 22-13729-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 4

Date Rcvd: Dec 19, 2023

Form ID: pdf901

Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2023:

Recip ID	Recipient Name and Address
db	+ Dawn M. DeLorenzo, 25 Pump Branch Rd., Berlin, NJ 08009-9634
aty	+ Philip J. Mammano, Jr., Mammano & Mulvihill, PC, 82 S. White Horse Pike, Suite 200, Berlin, NJ 08009-2324
sp	+ Philip J. Mammano, Jr., Mammano & Mulvihill, PC, 82 White Horse Pike, Suite 200, Berlin, NJ 08009-2324
519576297	+ Build Card, Attn: Bankruptcy Dept, PO Box 9203, Old Bethpage, NY 11804-9003
519817369	CCMUA, PO Box 1105, Bellmawr, NJ 08099-5105
519576303	Cooper University Health Care, ATTN: Patient Billing, PO Box 95000-4345, Philadelphia, PA 19195-4345
519576306	+ Diagnostic Pathology Consultants, 520 E 22nd St., Lombard, IL 60148-6110
519630390	+ Dominick Lombardo, 217 Wayne Ave, Cinnaminson, NJ 08077-3842
519576312	Home Depot, 116 Walker Ave., West Berlin, NJ 08091
519630391	+ Law Office of Simon Goldenberg,, PLLC, Attn EZ Payday Loan, 818 East 16th Street, Brooklyn, NY 11230-3010
519576322	+ Precision Auto, 236 N. Route 73, Berlin, NJ 08009-9645
519576328	+ South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 19 2023 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 19 2023 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 19 2023 20:56:00	United States of America (Internal Revenue Service, U.S. Attorney's Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2535
519576296	^ MEBN	Dec 19 2023 20:48:34	ARS Account Resolution Services, PO Box 459079, Fort Lauderdale, FL 33345-9079
519576293	^ MEBN	Dec 19 2023 20:48:33	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
519576294	^ MEBN	Dec 19 2023 20:48:30	American Coradius Internat'l, LLC, 2420 Sweet Home Rd., Suite 150, Amherst, NY 14228-2244
519634466	Email/PDF: bncnotices@becket-lee.com	Dec 19 2023 21:02:34	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519576295	+ Email/PDF: bncnotices@becket-lee.com	Dec 19 2023 21:02:28	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519576300	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 19 2023 20:55:00	Citizens Bank, N.A., One Citizens Bank Way, Mailstop JCA 115, Johnston, RI 02919
519576305	Email/Text: customercareus@creditcorpsolutionsinc.com	Dec 19 2023 20:55:00	Credit Corp Solutions, Attn: Bankruptcy, 63 East 11400 South #408, Sandy, UT 84070
519576298	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 19 2023 21:26:47	Capital One/Walmart, Attn: Bankruptcy, Po Box

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Dec 19, 2023

Form ID: pdf901

Total Noticed: 63

			30285, Salt Lake City, UT 84130-0285
519576301	+ Email/Text: tuscolsup@fisglobal.com	Dec 19 2023 20:58:00	Complete Payment Recovery Services, Inc., 3500 5th Street, Northport, AL 35476-4723
519576302	+ Email/Text: convergent@ebn.phinsolutions.com	Dec 19 2023 20:58:00	Convergent Outsourcing, Inc., 800 SW 39th St., PO Box 9004, Suite 100, Renton, WA 98057-9004
519576304	+ Email/Text: bankruptcy_notifications@ccsusa.com	Dec 19 2023 20:58:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St., Norwood, MA 02062-2679
519576309	Email/Text: bankruptcycourts@equifax.com	Dec 19 2023 20:56:00	Equifax Information Services, PO Box 740241, Atlanta, GA 30348
519576307	Email/Text: BNCnotices@dcmsservices.com	Dec 19 2023 20:56:00	Emergency Physician Assoc. of S. Jersey, PO Box 1123, Minneapolis, MN 55440-1123
519576308	+ Email/Text: bankruptcydepartment@tsico.com	Dec 19 2023 20:58:00	Eos Cca, Attn: Bankruptcy, P.O. Box 329, Norwell, MA 02061-0329
519576310	^ MEBN	Dec 19 2023 20:48:56	Experian, PO Box 4500, Allen, TX 75013-1311
519576311	Email/Text: bknotices@fbcs-inc.com	Dec 19 2023 20:56:00	FBCS, 330 S Warminster Road, Suite 353, Hatboro, PA 19040
519576299	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 19 2023 21:02:25	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519642630	+ Email/Text: RASEBN@raslg.com	Dec 19 2023 20:56:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519576314	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 19 2023 20:55:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519582618	Email/PDF: resurgentbknotifications@resurgent.com	Dec 19 2023 21:02:26	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519576315	Email/PDF: resurgentbknotifications@resurgent.com	Dec 19 2023 21:03:03	LabCorp, PO Box 10587, Greenville, SC 29603-0587
519576316	+ Email/Text: BKNotice@ldvlaw.com	Dec 19 2023 20:56:00	Lyons, Doughty & Veldhuis, PC, Attn: Keith Esposito, Esq., 136 Gaither Drive, Suite 100 / PO Box 1269, Mount Laurel, NJ 08054-2239
519659131	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 19 2023 21:02:44	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519576317	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 19 2023 20:57:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
519576318	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 19 2023 21:48:18	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
519817370	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Dec 19 2023 20:56:00	EZ Pass, Viloations Processing Center, PO Box 4971, Trenton NJ 08650
519576320	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Dec 19 2023 20:56:00	NJ E-ZPass, Violations Processing Center, PO Box 4971, Trenton, NJ 08650
519639544	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Dec 19 2023 20:56:00	New Jersey Turnpike Authority, 1 Turnpike Plaza, P.O. Box 5042, Woodbridge, NJ 07095
519576319	Email/Text: bankruptcydepartment@tsico.com	Dec 19 2023 20:58:00	Nationwide Credit, Inc., PO Box 15130, Wilmington, DE 19850-5130
519576321	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 19 2023 21:02:55	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
519634439	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 19 2023 21:02:47	Portfolio Recovery Associates, LLC, c/o CAPITAL ONE BANK (USA), N.A., POB 41067, Norfolk, VA 23541

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Dec 19, 2023

Form ID: pdf901

Total Noticed: 63

519576324	Email/Text: signed.order@pfwattorneys.com	Dec 19 2023 20:56:00	Pressler, Felt & Warshaw LLP, Attn: Rita E. Dunleavy, Esq., 7 Entin Road, Parsippany, NJ 07054-5020
519576323	Email/Text: signed.order@pfwattorneys.com	Dec 19 2023 20:56:00	Pressler, Felt & Warshaw LLP, Attn: Theologia Papadelias, Esq., 7 Entin Road, Parsippany, NJ 07054-5020
519659388	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 19 2023 22:14:45	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219-2553
519576325	^ MEBN	Dec 19 2023 20:50:34	Quality Asset Recovery LLC, PO Box 239, Gibbsboro, NJ 08026-0239
519623906	Email/Text: bnc-quantum@quantum3group.com	Dec 19 2023 20:57:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
519576326	+ Email/Text: clientservices@remexinc.com	Dec 19 2023 20:56:00	Remex Inc, Attn: Bankruptcy, Po Box 765, Rocky Hill, NJ 08553-0765
519576327	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 19 2023 21:14:58	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
519659020	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 19 2023 20:56:00	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
519576329	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 19 2023 20:56:00	State of New Jersey, PO Box 245, Trenton, NJ 08695
519576330	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 19 2023 20:56:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
519576331	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 19 2023 21:02:29	Synchrony Bank / PayPal, c/o PRA Receivables Management LLC, PO Box 41021, Norfolk, VA 23541-1021
519576332	+ Email/Text: bncmail@w-legal.com	Dec 19 2023 20:57:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
519576333	+ Email/Text: chegyi@winslowtownship.com	Dec 19 2023 20:57:00	Township of Winslow, Attn: Tax Office, 125 South Route 73, Hammonton, NJ 08037-9422
519576334	^ MEBN	Dec 19 2023 20:49:04	TransUnion, PO Box 2000, Chester, PA 19016-2000
519576335	Email/PDF: resurgentbknotifications@resurgent.com	Dec 19 2023 21:02:34	Virtua Health, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519582470	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 19 2023 21:02:47	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
519576336	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 19 2023 21:02:07	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519576313	*+	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Dec 19, 2023

Form ID: pdf901

Total Noticed: 63

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eamonn O'Hagan	on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov
Robert Braverman	on behalf of Debtor Dawn M. DeLorenzo rbraverman@mcdowelllegal.com tcuccuini@mcdowelllegal.com;jmiller@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.
Thomas G. Egner	on behalf of Debtor Dawn M. DeLorenzo tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6